

What is claimed is:

1. A method of providing benefits to an employee comprising:
 identifying at least one price for each of a plurality of line items within a benefit category; and
 offering said line items for purchase by said employee.
2. A method according to claim 1, said method further comprising: providing a predefined employer contribution to said employee for purchase of at least one of said line items.
3. A method according to claim 1, wherein said benefit category comprises insurance benefits.
4. A method according to claim 3, wherein said insurance benefits comprise health insurance benefits.
5. A method according to claim 4, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

6. A method according to claim 1, wherein said prices are established based on prior cost data.
7. A method according to claim 1, wherein said prices are established based on actuarial data.
8. A method according to claim 1, said method further comprising: identifying a plurality of options for purchase by said employee within said line items.
9. A method according to claim 8, wherein said options comprise cost sharing options.
10. A method according to claim 8, wherein said options comprise place of service options.
11. A method according to claim 8, wherein said options comprise benefit provider network options.
12. A method according to claim 8, said method further comprising: identifying a plurality of sub-options for purchase by said employee within said options.

13. A method according to claim 1, wherein said line items are offered for purchase by said employee through a user interface accessible through a computer network.
14. A method according to claim 13, wherein said computer network is a local area network.
15. A method according to claim 13, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.
16. A method according to claim 13, said method further comprising: identifying factors on said user interface for said employee to consider in connection with the purchase of one or more of said line items.
17. A method according to claim 13, said method further comprising:
 querying said employee through said user interface for personal information related to said employee; and
 explaining the need for said personal information on said user interface.
18. A method according to claim 1, said method further comprising:

creating data representing each said line item purchased by said employee; and
transmitting said data to a benefit claims processing vendor configured to
automatically build a benefit profile for said employee based on said data.

19. A method according to claim 18, wherein said claims processing vendor is
configured to confirm eligibility for payment of benefit claims based on said
benefit profile.

20. A method according to claim 1, said method further comprising:
creating data comprising personal information related to said employee and
representing each said line item purchased by said employee; and
transmitting said data to a customer service vendor configured to automatically
build a customer benefit summary for said employee based on said data.

21. A method of providing healthcare to an individual comprising:
identifying a price for at least one healthcare line item for said individual; and
offering said at least one line item for purchase by said individual.

22. A method according to claim 21, said method further comprising: providing a
predefined contribution to said individual for purchase of at least one of said line
items.

23. A method according to claim 22, wherein said individual is an employee and said predefined contribution is provided by said employee's employer.

24. A method according to claim 21, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

25. A method according to claim 21, wherein said price is established based on prior cost data.

26. A method according to claim 21, wherein said price is established based on actuarial data.

27. A method according to claim 21, said method further comprising: identifying a plurality of options for purchase by said individual within said line items.

28. A method according to claim 27, wherein said options comprise cost sharing options.

29. A method according to claim 27, wherein said options comprise place of service options.

30. A method according to claim 27, wherein said options comprise benefit provider network options.

31. A method according to claim 27, said method further comprising: identifying a plurality of sub-options for purchase by said individual within said options.

32. A method according to claim 21, wherein said line items are offered for purchase by said individual through a user interface accessible through a computer network.

33. A method according to claim 32, wherein said computer network is a local area network.

34. A method according to claim 32, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

35. A method according to claim 32, said method further comprising: identifying factors on said user interface for said individual to consider in connection with the purchase of one or more of said line items.

36. A method according to claim 32, said method further comprising:
querying said individual through said user interface for personal information related to said individual; and
explaining the need for said personal information on said user interface.

37. A method according to claim 21, said method further comprising:
creating data representing each said line item purchased by said individual; and
transmitting said data to a benefit claims processing vendor configured to automatically build a benefit profile for said individual based on said data.

38. A method according to claim 37, wherein said claims processing vendor is configured to confirm eligibility for payment of benefit claims based on said benefit profile.

39. A method according to claim 21, said method further comprising:
creating data comprising personal information related to said individual and representing each said line item purchased by said individual; and

transmitting said data to a customer service vendor configured to automatically build a customer benefit summary for said individual based on said data.

40. A method of establishing a health care benefits offering to an employee group comprising:

establishing a healthcare cost for said group; and

establishing a plurality of health care line items based on said cost.

41. A method according to claim 40, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

42. A method according to claim 40, wherein said cost is established based on prior cost data.

43. A method according to claim 40, wherein said cost is established based on actuarial data.

44. A method according to claim 40, said method further comprising: establishing a plurality of options within at least one of said line items.

45. A method according to claim 44, wherein said options comprise cost sharing options.
46. A method according to claim 44, wherein said options comprise place of service options.
47. A method according to claim 44, wherein said options comprise benefit provider network options.
48. A method according to claim 44, said method further comprising: establishing a plurality of sub-options within at least one of said options.
49. A method according to claim 40, said method further comprising: presenting said line items on a user interface accessible through a computer network.
50. A method according to claim 49, wherein said computer network is a local area network.

51. A method according to claim 49, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.
52. A method of providing benefits to an employee comprising:
establishing an account comprising a predefined employer contribution;
offering a plurality of benefit line items to said employee for purchase; and
deducting a cost associated with each benefit line item purchased by said employee from said account.
53. A method of according to claim 52, wherein said account further comprises an employee contribution.
54. A method according to claim 52, wherein said benefit category comprises insurance benefits.
55. A method according to claim 54, wherein said insurance benefits comprise health insurance benefits.
56. A method according to claim 55, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician

care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

57. A method according to claim 52, said method further comprising: offering a plurality of options for purchase by said employee within said line items.

58. A method according to claim 57, wherein said options comprise cost sharing options.

59. A method according to claim 57, wherein said options comprise place of service options.

60. A method according to claim 57, wherein said options comprise benefit provider network options.

61. A method according to claim 57, said method further comprising: identifying a plurality of sub-options for purchase by said employee within said options.

62. A method according to claim 52, wherein said line items are offered for purchase by said employee through a user interface accessible through a computer network.

63. A method according to claim 62, wherein said computer network is a local area network.
64. A method according to claim 62, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.
65. A method according to claim 62, said method further comprising: identifying factors on said user interface for said employee to consider in connection with the purchase of one or more of said line items.
66. A method according to claim 62, said method further comprising:
querying said employee through said user interface for personal information related to said employee; and
explaining the need for said personal information on said user interface.
67. A method according to claim 52, said method further comprising:
creating data representing each said line item purchased by said employee; and
transmitting said data to a benefit claims processing vendor configured to automatically build a benefit profile for said employee based on said data.

68. A method according to claim 67, wherein said claims processing vendor is configured to confirm eligibility for payment of benefit claims based on said benefit profile.

69. A method according to claim 52, said method further comprising:
creating data comprising personal information related to said employee and representing each said line item purchased by said employee; and
transmitting said data to a customer service vendor configured to automatically build a customer benefit summary for said employee based on said data.

70. A system for providing benefits to an employee comprising:
at least one database comprising data representing at least one price for each of a plurality of line items within a benefit category;
at least one processor for accessing said database; and
a user-interface for accessing said processor to allow purchase of at least one of said line items by said employee.

71. A system according to claim 70, wherein said database further comprises data representing a predefined employer contribution to said employee for purchase of at least one of said line items.

72. A system according to claim 70, wherein said benefit category comprises insurance benefits.

73. A system according to claim 72, wherein said insurance benefits comprise health insurance benefits.

74. A system according to claim 73, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

75. A system according to claim 70, wherein said database further comprises data representing a plurality of options for purchase by said employee within said line items.

76. A system according to claim 75, wherein said options comprise cost sharing options.

77. A system according to claim 75, wherein said options comprise place of service options.

78. A system according to claim 75, wherein said options comprise benefit provider network options.

79. A system according to claim 75, wherein said database further comprises data representing a plurality of sub-options for purchase by said employee within said options.

80. A system according to claim 70, wherein said user interface is accessible through a computer network.

81. A system according to claim 80, wherein said computer network is a local area network.

82. A system according to claim 80, wherein said computer network is a global computer network and wherein said user interface is provided at a web site on said network.

83. A method of processing a benefit claim for an individual comprising:
receiving a signal comprising data representing individual line items within a benefit category purchased by said individual;

automatically building a benefit profile for said individual based on said data;
and

confirming eligibility for payment of said claim based on said benefit profile.

84. A method according to claim 83, wherein said benefit category comprises insurance benefits.

85. A method according to claim 84, wherein said insurance benefits comprise health insurance benefits.

86. A method according to claim 85, wherein said plurality of line items comprises line items selected from the group consisting of: preventative care, physician care, hospital care, emergency care, pharmacy care, alternative care, vision care, and behavioral health care services.

87. A method according to claim 83, wherein said signal further comprises data representing at least one option purchased by said individual within at least one of said line items.

88. A method according to claim 87, wherein said option comprises a cost sharing option.

89. A method according to claim 87, wherein said option comprises a place of service option.

90. A method according to claim 87, wherein said option comprises a benefit provider network option.

91. A method according to claim 87, wherein said signal further comprises data representing at least one sub-option purchased by said individual within said option.

92. A method according to claim 83, wherein said signal is received from a local area computer network.

93. A method according to claim 83, wherein said signal is received from a global computer network.

94. A method of providing customer service to an individual purchasing benefits comprising:

receiving a signal comprising data representing individual line items within a benefit category purchased by said individual;

creating a summary of said individual benefit line items from said data; and
referring to said summary to answer questions from said individual relating to
said individual benefit line items.

95. A method according to claim 94, wherein said data further comprises personal
information related to said individual.

96. A method according to claim 94, wherein said benefit category comprises
insurance benefits.

97. A method according to claim 96, wherein said insurance benefits comprise health
insurance benefits.

98. A method according to claim 97, wherein said plurality of line items comprises
line items selected from the group consisting of: preventative care, physician
care, hospital care, emergency care, pharmacy care, alternative care, vision care,
and behavioral health care services.

99. A method according to claim 94, wherein said signal further comprises data
representing at least one option purchased by said individual within at least one
of said line items.

100. A method according to claim 99, wherein said option comprises cost sharing option.

101. A method according to claim 99, wherein said option comprises a place of service option.

102. A method according to claim 99, wherein said option comprises a benefit provider network option.

103. A method according to claim 99, wherein said signal further comprises data representing at least one sub-option purchased by said individual within said option.

104. A method according to claim 94, wherein said signal is received from a local area computer network.

105. A method according to claim 94, wherein said signal is received from a global computer network.